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**RESPONSE UNDER 37 C.F.R. § 1.116  
EXPEDITED PROCEDURE REQUESTED  
EXAMINING GROUP 3694**

**PATENT**

Attorney Docket No.: 09282.0048-00

SAP Reference No.: 2003P00354 US

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
Andreas MAU	)	Group Art Unit: 3694
Application No.: 10/619,748	)	
Filed: July 15, 2003	)	Examiner: Martin A. Gottschalk
For: REAL-TIME BENEFITS SERVICE	)	
MARKETPLACE	)	Confirmation No.: 7407

**Mail Stop AF**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

**AMENDMENT AFTER FINAL**

In reply to the Final Office Action mailed February 9, 2007, the period for response extending through May 9, 2007, and pursuant to 37 C.F.R. § 1.116, Applicant proposes that this application be amended as follows:

**Amendments to the Claims** are reflected in the listing of claims in this paper.

**Remarks/Arguments** follow the amendment section of this paper.

DO NOT ENTER. NZ 5/21/07